



**HOUSING PRESERVATION THROUGH
NATURALLY OCCURRING AFFORDABLE HOUSING (NOAH)
GRANT PROGRAM**

HOMES PLAN

Apply Online: <https://www.zoomgrants.com/zgf/noah-grant>

April 24, 2024



Miami-Dade County
Public Housing and Community Development
701 NW 1st Court, 16th Floor – Miami, FL 33136



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Mayor

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GENERAL INFORMATION

The Miami-Dade County Department of Public Housing and Community Development (PHCD) is issuing this Request for Applications (RFA) for Housing Preservation through Naturally Occurring Affordable Housing (NOAH) Rehabilitation Grant Program to be funded with \$8 million from the Miami-Dade County General Fund. As part of the HOMES Plan, owners or developers of small rental properties may apply for grant funds to make improvements to units in need of rehabilitation. Small rental properties as defined by PHCD as having 50 units or less. At the discretion of PHCD, developments of more than 50 units may be considered. In addition, owners of individual condominium units may also apply for grant funds for units in need of rehabilitation. However, the condominium owner's rehabilitation requests must be consistent with the rules and regulations of the condominium association and the condominium must sign-off on all work.

NOAH refers to unsubsidized privately owned residential properties that are "affordable" without the benefit of government subsidies. The goal is to preserve affordability by providing Miami-Dade County's low- and moderate-income households with access to decent housing that is affordable, convenient to jobs, transportation, and essential services. All rehabilitated units must be located within Miami-Dade County.

The NOAH Grant Program is dedicated to owners or developers of rental property in need of rehabilitation, and owners of condominium homeownership units in need of rehabilitation allowing owners and developers to apply for grant funding to assist with improvements to their properties.

NOAH Grants are distributed on a reimbursable basis.

POLICIES

The grant application will be competitively scored. Applications will be funded in order by highest score and will be funded until funds are depleted. The scoring evaluation criteria provides preferences for rehabilitation activities that are ready to proceed, preferences for low-income units among the NOAH set-aside units, and leveraging by showing proof of other funding sources. Bonus points are provided for NOAH set-aside units rehabilitated with proximity to community services and/or rapid transit services. Threshold requirements include evidence of site control, which may include options to purchase.

If relocation of tenants is needed as part of the application, tenants must be relocated within the property that is being rehabilitated. The NOAH Grant may not be used to pay for relocation expenses.

***Applicant/Project Eligibility Multi-Family Rental**

- Grant funds to assist owners and developers of approximately 1 to 50 affordable housing rental unit(s)
- At its discretion, PHCD can review and modify the maximum number of units allowed
- Renovations or repairs that preserve or improve the basic livability, safety or utility of the unit(s) and must conform to Florida Building Codes
- Eligible items: impact windows, impact doors, HVAC and mechanical systems, roof replacement as deemed necessary to meet insurance requirements or roof repair, energy and water saving improvements of an existing structure and any other life safety issues.
- Rents for NOAH set-aside units must not exceed the income limits published annually by the Florida Housing Finance Corporation, which are up to 140% of the Area Median Income per household.
- Owners/developers are required to execute a grant agreement and rental regulatory agreement.

***Affordability Period Multi-Family Rental**

Affordability Period*: Minimum of 5 years; Maximum of 15 years

- 5 years / \$1,000 to \$17,000 grant amount per unit
- 10 years / \$17,001 to \$34,000 grant amount per unit

- 15 years / \$34,001 to \$50,000 grant amount per unit

* In cases where the applicant is non-compliant with terms of the grant agreement, or upon the sale or transfer of ownership of a multi-family rental building prior to the end of the affordability period, the applicant will be required to pay the non-compliance fees. **(See Attachment 3).**

All terms can be reviewed and modified at the discretion of PHCD based on underwriting assessments and need.

***Applicant/Project Eligibility Owner-Occupied Condominium Units**

- Grant funds to rehabilitate and preserve owner-occupied condominium units
- The homeowner must reside in the unit, and it must be their primary residence and provide proof of homestead exemption status
- Mortgage payments and homeowners' association/maintenance fees must be current
- Renovations or repairs that preserve or improve the basic livability, safety or utility of the unit
- Eligible items: impact windows, impact doors, HVAC and mechanical systems, roof replacement/repair, energy and water saving improvements of an existing structure and any other life safety issues
- HOA Approval of unit rehabilitation is required
- Income limits are up to 140% of the Area Median Income per household
- Asset limitation for condominium unit owners must not exceed \$15,000, not including retirement income
- Owners are required to execute a grant agreement

All terms can be reviewed and modified at the discretion of PHCD based on underwriting assessments and need.

NATURALLY OCCURRING AFFORDABLE HOUSING (NOAH) MULTI-FAMILY ACQUISITION

- Funding is available for the acquisition of NOAH multi-family properties.
- Applicant/owner team must have prior experience in acquiring and rehabilitating multi-family affordable housing sites.
- Eligible applicants include Miami-Dade County, participating municipalities listed in Attachment 6, non-profit developers, and for-profit developers.
- After acquisition and rehabilitation, rents must be at or below 140% of the area median income, and at least 50% of the units must be set aside for households at or below 80% of the area median income.
- PHCD reserves the right to limit the purchase, however, at no time will the County NOAH funds pay more than the appraised value to acquire the site.
- The rehabilitation cost of the site to be acquired cannot exceed 30% of the market value for the site, as indicated in the Miami-Dade County Property Appraiser website.

Application Period:

The NOAH Grant Program application is open until further notice. PHCD may extend the closing date for this application until funding is exhausted. A notification will be placed on PHCD's website when funding is exhausted.

DEFINITIONS

- **Area Median Income (AMI)** - is a calculation utilizing data from the United States American Community Survey that is done by the United States Department of Housing and Urban Development (HUD) each year. It is used to determine the income limits and eligibility of applicants for various federal housing

programs. HUD uses a family size of four as the basis of the calculation. For example, for 2024, Miami-Dade County's AMI for a family of four is \$79,400. See Attachment 5.

- **Condominium Association (COA)** - A legal entity that governs a condominium, where each individual condominium owner owns their unit and has a joint ownership interest in the common areas.
- **Grant** – Financial assistance given by a government to an organization for a specific purpose. It does not have to be paid back under most conditions as outlined in the agreement between the government and the grantee. Grants are usually used to incentivize a project.
- **Household income** – It is the sum of all types of income within a taxable year of persons living together. In some cases, certain income is not included such as child support. The household income determines the eligibility for government program and is also used by the United States Census for statistical data.
- **HOMES PLAN** – The HOMES PLAN is an \$85 million program utilizing general revenue funds created by Mayor Cava to address the affordable housing crisis in Miami-Dade County for both homeowners and renters. It is a multi-prong approach to address the housing crisis. The acronym stands for: **H**- Housing Preservation using such programs as NOAH and Weatherization Assistance Program; **O**-Opening new doors through innovation programs through the utilization of the Workforce Housing Incentive Program (WHIP) and incentivizing landlords to expand the existing supply of workforce housing. **M**-Mortgage and utilities relief for struggling homeowners. By providing direct relief payments of up to \$1500 to struggling homeowners who are delinquent on their mortgages, homeowners' insurance, HOA fees etc. **E**- The Emergency Rental Assistance Program (ERAP) which has kept over 25,000 families in their homes. **S**- Secure new housing program such as the Development Inflation Adjustment Fund (DIAF) is a part of the HOMES PLAN which provides developers additional funds to complete housing developments that need additional capital to move their projects to completion.
- **Naturally Occurring Affordable Housing (NOAH)** – As part of Mayor Cava's HOMES PLAN. NOAH has 8 million dollars in general revenue funds for PHCD to administer the program. NOAH includes a loan program and a grant component to assist owners and developers of rental properties or condominium homeowners to receive grant or loan funds to make improvements to housing units in need of rehabilitation which do not have any previous government subsidies. The goal of the program is to preserve affordability.
- **Permits** – A document issued by a local government when an individual or company wants to engage in the construction of a new or rehabilitated structure. The local government must grant permission for the activity to proceed based on the local rules and regulations governing the activity.
- **Rental Regulatory Agreement** - A recorded restrictive covenant on a multi-family rental property which will run with the title and be binding on the property owner and its successors.
- **Unsubsidized** – It is housing that is leased or bought at the market rent rates of an area. It is housing that is without the help of a government housing program or at a discounted rate.
- **Zoom Grants** - A cloud-based platform that offers a user-friendly interface for grant-makers and applicants. It also allows the grant-maker to manage the program awarded from start to finish including application submission, review and award tracking.

NOAH GRANT PROGRAM MULTI-FAMILY RENTAL REHABILITATION APPLICATION AND ACQUISITION OF MULTI-FAMILY NOAH PROPERTIES APPLICATION

This application must be submitted online in ZoomGrants. <https://www.zoomgrants.com/zgf/noah-grant>

Faxed applications will not be accepted. Any document provided via a link (i.e. dropbox) will not be accepted.

If you have questions or require assistance, please call PHCD at (786) 469-2165 or email CommunityDevelopmentServices@miamidade.gov

Applicant's name: _____

Applicant's address: _____

City: _____ State: _____ Zip _____

Business Phone: (____) _____ Home Phone: (____) _____

Property Address: _____ Property City: _____

E-mail Address: _____

1. No. of Buildings _____ 2. No. of Apartment units _____ 3. No. of parking spaces _____

4. No. of Stories _____ 5. No. of Commercial units _____ 6. Is Building vacant? _____

7. Year built _____ 8. Current Rent \$ _____/month 9. Proposed Rent \$ _____/month

10. Proposed purchase price (for Acquisition applicants only): \$ _____

Applicant is: Individual(s) or General Partnership Limited Partnership Corporation LLC

(For Acquisition applicants only): The applicant is: Miami-Dade County Participating Municipality
 Non-profit developer For-profit developer

Applicant's Tax ID #: _____

*The NOAH Grant Program is flexible. All terms can be modified at the discretion of PHCD based on underwriting assessments and need, and other community development considerations may play a factor in the affordability period. For further information about the program call (786) 469-2165.

SCOPE OF WORK NARRATIVE:

NATURALLY OCCURRING AFFORDABLE HOUSING (NOAH) MULTI-FAMILY ACQUISITION

- Funding is available for the acquisition of NOAH multi-family properties.
- Applicant/owner team must have prior experience in acquiring and rehabilitating multi-family affordable housing sites.
- Eligible applicants include Miami-Dade County, participating municipalities listed in Attachment 6, non-profit developers, and for-profit developers.
- After acquisition and rehabilitation, rents must be at or below 140% of the area median income, and at least 50% of the units must be set aside for households at or below 80% of the area median income.
- PHCD reserves the right to limit the purchase, however, at no time will the County NOAH funds pay more than the appraised value to acquire the site.
- The rehabilitation cost of the site to be acquired cannot exceed 30% of the market value for the site, as indicated in the Miami-Dade County Property Appraiser website.

NOAH GRANT PROGRAM CONDOMINIUM HOMEOWNERSHIP APPLICATION

NOTE: THE HOMEOWNER IS CONSIDERED THE APPLICANT.

This application must be submitted online in ZoomGrants.

<https://www.zoomgrants.com/zgf/noah-grant>

If you have questions or require assistance, please call PHCD at (786) 469-2165 or email CommunityDevelopmentServices@miamidade.gov

Applicant's name: _____ Unit #: _____

Applicant's address: _____

City: _____ State: _____ Zip _____

Applicant's Phone: (____) _____ HOA Phone: (____) _____

Property Address: _____ Property City: _____

Applicant's E-mail Address: _____

HOA Contact: _____ HOA E-mail Address: _____

Applicant is: Individual Corporation Trust

Applicant's Tax ID #: _____

I. PROPOSED PROJECT COST	II. PROPOSED SOURCE OF FUNDS
Purchase or refinance \$ _____	PHCD Grant \$ _____
Rehabilitation \$ _____	Other sources/loan(s) (including equity) \$ _____
10% contingency reserve \$ _____	\$ _____
Construction period insurance* \$ _____	Total Sources \$ _____
Construction period rent up cost* \$ _____	
Other Financing/Interest \$ _____	
Total Proposed Project Cost \$ _____	
Number of months from closing to construction completion _____	
*PHCD will calculate these for you	

SCOPE OF WORK NARRATIVE:

AGREEMENT

The undersigned applies for the grant in this application and represents that the property will not be used for any illegal or restricted purpose, and that all statements made in this application and the attachments are true and are made for the purpose of obtaining the grant. Verification and other relevant information may be obtained from any source named in this application and/or in attachments. PHCD is authorized to discuss this application and information contained herein or in the exhibits and attachments hereto with any necessary party referenced herein.

Reasonable access to the property will be provided for Miami-Dade County staff for monitoring and inspections. The property title holder authorizes the release to PHCD of any existing municipal code inspection reports cited against the subject property.

The undersigned assumes responsibility for selecting and using licensed contractors which conform to PHCD standards. PHCD does not warrant the performance of any contractor.

I hereby state that I have read and fully understand the above statements as it applies to me and do herein express my consent to disclosure of information for the purpose of determining eligibility.

Owner's Signature: _____

Date: _____

Address: _____

Phone No: _____

ATTACHMENTS – FOR MULTI-FAMILY RENTAL APPLICANTS

- 1. Scope of work with cost estimates from a licensed and insured contractor
- 2. Current rent roll
- 3. Photos of property (include areas located within the scope of work)
- 4. Site control proof (deed or purchase and sale agreement)
- 5. Copy of leases
- 6. Income verification with backup
- 7. Florida Housing Finance Corporation Income and Rent Limits

ATTACHMENTS – FOR OWNER OCCUPIED CONDO APPLICANTS

- 1. Scope of work with cost estimates from a licensed and insured contractor
- 2. Photos of property (include areas located within the scope of work)

3. Site control proof (copy of deed or proof of ownership)
4. Income verification with backup
5. Florida Housing Finance Corporation Income Limits

EVALUATION CRITERIA – NOAH MULTI-FAMILY RENTAL REHABILITATION AND ACQUISITION OF NOAH PROPERTIES		
(Points will only be awarded when supporting documentation is included in the application) Maximum 123 points		
1. Ability to Proceed		
Did the applicant provide a general contractor agreement, construction contract or quotes from licensed and insured contractors?	35 points	
Yes	35 points	
No	0 points	
2. NOAH Set-Aside Units – Low-Income Preference: Among the NOAH set-aside units proposed for rehabilitation, select the appropriate income level below:		
NOAH set-aside units at or below 80% of the Area Median Income (AMI)	40 points	
NOAH set-aside units at 81- 90% of the AMI	30 points	
NOAH set-aside units at 91-100% of the AMI	20 points	
NOAH set-aside units at 101-120% of the AMI	10 points	
NOAH set-aside units at 121-140% of the AMI	5 points	
3. Leveraging		
Did the applicant provide documentation of other loans, grants, or funding resources, or owner's funds to support the rehabilitation activity?	25 points	
Yes	25 points	
No	0 points	
BONUS SECTION		
B1. Proximity to Community Services and Rapid Transit Services, Recreation and Health Facilities* (Choose the appropriate answer: a, b, c or d)		
a. Located within approximately ½ mile of the Strategic Miami Area Rapid Transit Corridors (see SMART plan map at https://www.miamidade.gov/transit/library/smart-plan-map.pdf)	1 point	

b. Located within approximately ½ mile of rapid transit (Tri-Rail, Metrorail, Metromover or Miami-Dade Transitway)	3 points	
c. Located within ¼-mile of rapid transit (Tri-Rail, Metrorail, Metromover or Miami-Dade Transitway)	5 points	
d. Located within 1/10-mile of rapid transit (Tri-Rail, Metrorail, Metromover or Miami-Dade Transitway)	7 points	
e. Proximity: Recreation and/or health facilities within 1 mile of the rehabilitation site	1 point	
B2. Is the rehabilitation activity located in a vulnerable area per the Map of Eligible Block Groups by Vulnerability Ranking? – See Attachment 2 To verify eligible areas, use this weblink: https://miamidade.live/CDBGViewer Most vulnerable areas (Red areas) Fourth most vulnerable areas (Orange areas) Third most vulnerable (Yellow areas) Second most vulnerable (Light Green areas) Least vulnerable 20% (Dark Green areas)	8 points 8 points 6 points 5 points 3 points 1 point	
B3. Not-for-Profit as member of development team. Not-for-Profit must be at least 51% owner.	2 points	
Yes	2 points	
No	0 points	
B4. Does the application provide for the installation of appliances or cooling systems with Energy Star ratings?	5 points	
Yes	5 points	
No	0 points	
TOTAL SCORE	123 points	

*Bonus points are available if the proposed development is located within ½-mile, ¼-mile, or 1/10-mile of a Strategic Miami Area Rapid Transit (SMART) Plan Corridor, Metro-Rail or Metro-Mover station, or a stop along the Transit-Way. Note, the quarter-mile distance from housing to transit must be walkable. There must not be natural or man-made barriers, such as lakes, canals, gated communities, highways, fences, etc., that restrict the ability of residents to walk to transit. **The final determination of actual walkable distance will be determined by PHCD utilizing the Miami-Dade Transit Trip Planner tool and Google Maps to measure distance from the proposed development application site to a transit stop.**

EVALUATION CRITERIA – OWNER OCCUPIED CONDO HOMEOWNERSHIP		
(Points will only be awarded when supporting documentation is included in the application) Maximum 123 points		
1. Ability to Proceed		
Did the applicant provide a general contractor agreement, construction contract or quotes from licensed and insured contractors?	35 points	
Yes	35 points	
No	0 points	
2. Income Level of Applicant: Select the appropriate income level below:		
Applicant's income is at or below 80% of the Area Median Income (AMI)	40 points	
Applicant's income is at 81-90% of the AMI	30 points	
Applicant's income is at 91 -100% of the AMI	20 points	
Applicant's income is at 101- 120% of the AMI	10 points	
Applicant's income is at 121-140% of the AMI	5 points	
3. Leveraging		
Did the applicant provide documentation of other loans, grants, or funding resources, or owner's funds to support the rehabilitation activity?	25 points	
Yes	25 points	
No	0 points	
BONUS SECTION		
B1. Proximity to Community Services and Rapid Transit Services, Recreation and Health Facilities* (Choose the appropriate answer: a, b, c or d), then answer e		
a. Located within approximately ½ mile of the Strategic Miami Area Rapid Transit Corridors (see SMART plan map at https://www.miamidade.gov/transit/library/smart-plan-map.pdf)	1 point	

b. Located within approximately ½ mile of rapid transit (Tri-Rail, Metrorail, Metromover or Miami-Dade Transitway)	3 points	
c. Located within ¼-mile of rapid transit (Tri-Rail, Metrorail, Metromover or Miami-Dade Transitway)	5 points	
d. Located within 1/10-mile of rapid transit (Tri-Rail, Metrorail, Metromover or Miami-Dade Transitway)	7 points	
e. Proximity: Recreation and/or health facilities within 1 mile of the rehabilitation site	1 point	
B2. Is the rehabilitation activity located in a vulnerable area per the Map of Eligible Block Groups by Vulnerability Ranking? – See Attachment 2 To verify eligible areas, use this weblink: https://miamidade.live/CDBGViewer Most vulnerable areas (Red areas) Fourth most vulnerable areas (Orange areas) Third most vulnerable (Yellow areas) Second most vulnerable (Light Green areas) Least vulnerable 20% (Dark Green areas)	10 points 10 points 8 points 6 points 3 points 1 point	
B3. Does the application provide for the installation of appliances or cooling systems with Energy Star ratings?	5 points	
	Yes	5 points
	No	0 points
	TOTAL SCORE	123 points

*Bonus points are available if the proposed development is located within ½-mile, ¼-mile, or 1/10-mile of a Strategic Miami Area Rapid Transit (SMART) Plan Corridor, Metro-Rail or Metro-Mover station, or a stop along the Transit-Way. Note, the quarter-mile distance from housing to transit must be walkable. There must not be natural or man-made barriers, such as lakes, canals, gated communities, highways, fences, etc., that restrict the ability of residents to walk to transit. **The final determination of actual walkable distance will be determined by PHCD utilizing the Miami-Dade Transit Trip Planner tool and Google Maps to measure distance from the proposed development application site to a transit stop.**

Attachment 1 - Scope of Work

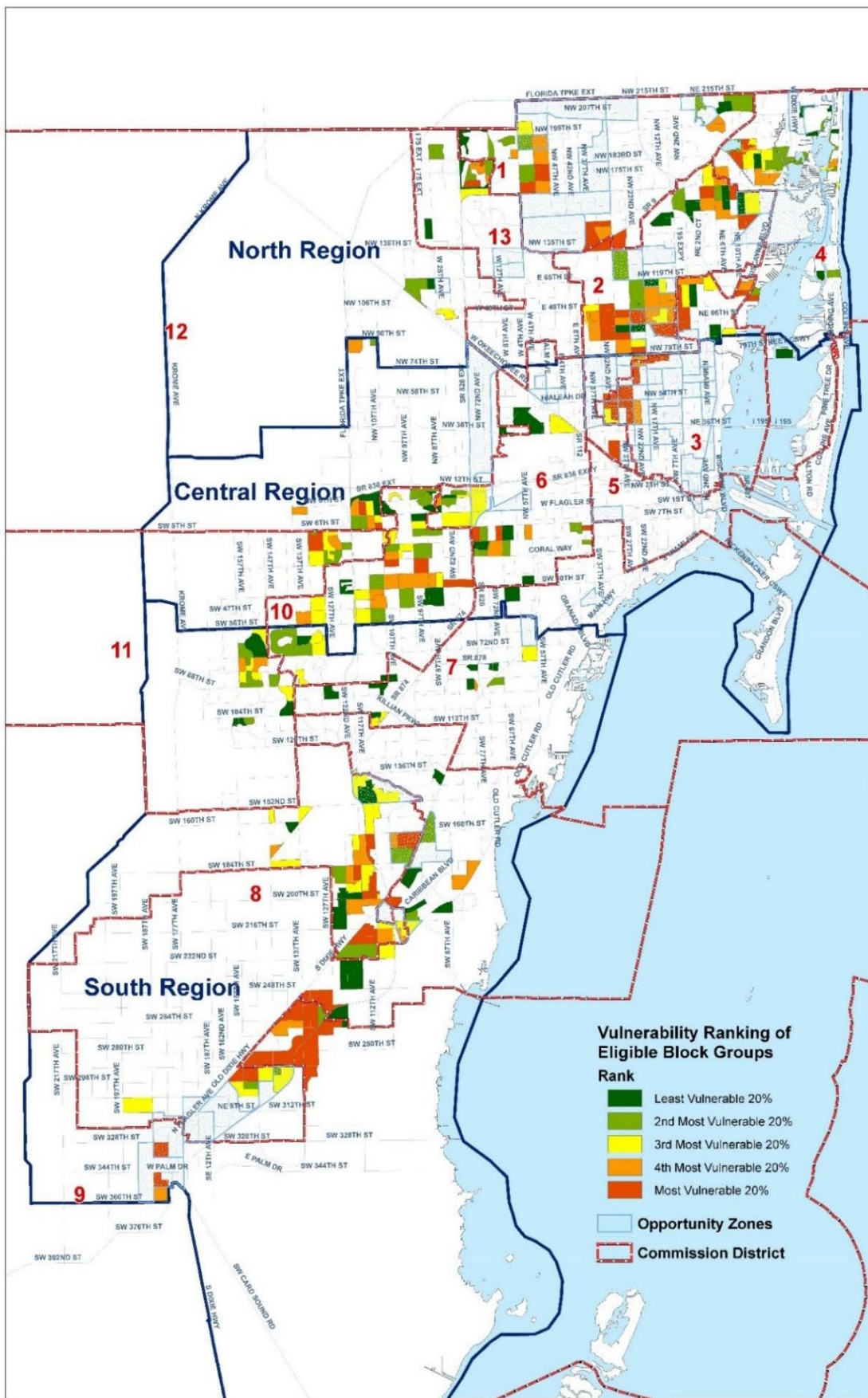
The following items life and safety items will be prioritized in the NOAH Grant Program.

Instructions: specify the estimated cost* for each rehabilitation component listed below:	
Demolition	\$
Site Lighting improvements	\$
Environmental conditions such as asbestos, lead and other hazards	\$
Doors and Windows: (Impact or non-impact with shutters) installation	\$
Roof replacement and significant roof repair	\$
Railings	\$
ADA Accessibility upgrades	\$
Fire Alarm installation	\$

Hard Wired Smoke Detectors installation	\$
Illuminated Exit Lights	\$
Security (cameras only) installation	\$
HVAC upgrades with energy star appliances	\$
Plumbing upgrades with energy star appliances	\$
Electrical upgrades including electrical panels and use of energy star appliances.	\$
Hardening	\$
Other: describe	\$
Total	\$

*** Cost estimates must come from a licensed and insured contractor.**

Attachment 2 - Eligible Block Groups by Vulnerability Ranking



Attachment 3 – Grant Non-Compliance Fee Schedule

Scenario 1: 15-year Grant

Non-Compliance	Required Repayment
Year 1	14/15 of the original grant amount
Year 2	13/15 of the original grant amount
Year 3	12/15 of the original grant amount
Year 4	11/15 of the original grant amount
Year 5	10/15 of the original grant amount
Year 6	9/15 of the original grant amount
Year 7	8/15 of the original grant amount
Year 8	7/15 of the original grant amount
Year 9	6/15 of the original grant amount
Year 10	5/15 of the original grant amount
Year 11	4/15 of the original grant amount
Year 12	3/15 of the original grant amount
Year 13	2/15 of the original grant amount
Year 14	1/15 of the original grant amount

Scenario 2: 10-year Grant

Non-Compliance	Required Repayment
Year 1	9/10 of the original grant amount
Year 2	8/10 of the original grant amount
Year 3	7/10 of the original grant amount
Year 4	6/10 of the original grant amount
Year 5	5/10 of the original grant amount
Year 6	4/10 of the original grant amount
Year 7	3/10 of the original grant amount
Year 8	2/10 of the original grant amount
Year 9	1/10 of the original grant amount

Scenario 3: 5-year Grant

Non-Compliance	Required Repayment
Year 1	4/5 of the original grant amount
Year 2	3/5 of the original grant amount
Year 3	2/5 of the original grant amount
Year 4	1/5 of the original grant amount

Request for Verification of Employment

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

Instructions: **Lender** – Complete items 1 through 7. Have applicant complete item 8. Forward directly to employer named in item 1.
Employer – Please complete either Part II or Part III as applicable. Complete Part IV and return directly to lender named in item 2.
The form is to be transmitted directly to the lender and is not to be transmitted through the applicant or any other party.

Part I – Request

1. To (Name and address of employer)	2. From (Name and address of lender)

I certify that this verification has been sent directly to the employer and has not passed through the hands of the applicant or any other interested party.

3. Signature of Lender	4. Title	5. Date	6. Lender's Number (Optional)

I have applied for a mortgage loan and stated that I am now or was formerly employed by you. My signature below authorizes verification of this information.

7. Name and Address of Applicant (include employee or badge number)	8. Signature of Applicant

Part II – Verification of Present Employment

9. Applicant's Date of Employment	10. Present Position	11. Probability of Continued Employment

12A. Current Gross Base Pay (Enter Amount and Check Period) <input type="checkbox"/> Annual <input type="checkbox"/> Hourly <input type="checkbox"/> Monthly <input type="checkbox"/> Other (Specify) <input type="checkbox"/> Weekly \$ _____	13. For Military Personnel Only Pay Grade _____ Type _____ Monthly Amount _____ Base Pay \$ _____	14. If Overtime or Bonus is Applicable, Is its Continuance Likely? Overtime <input type="checkbox"/> Yes <input type="checkbox"/> No Bonus <input type="checkbox"/> Yes <input type="checkbox"/> No
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12B. Gross Earnings				15. If paid hourly – average hours per week	
Type	Year To Date	Past Year	Past Year 1	Rations	\$
Base Pay	Thru _____ \$ _____	\$ _____	\$ _____	Flight or Hazard	\$ _____
Overtime	\$ _____	\$ _____	\$ _____	Clothing	\$ _____
Commissions	\$ _____	\$ _____	\$ _____	Quarters	\$ _____
Bonus	\$ _____	\$ _____	\$ _____	Pro Pay	\$ _____
Total	\$ 0.00	\$ 0.00	\$ 0.00	Overseas or Combat	\$ _____
				Variable Housing Allowance	\$ _____

20. Remarks (If employee was off work for any length of time, please indicate time period and reason)

Part III – Verification of Previous Employment

21. Date Hired _____	23. Salary/Wage at Termination Per (Year) (Month) (Week)			
22. Date Terminated _____	Base _____	Overtime _____	Commissions _____	Bonus _____
24. Reason for Leaving _____			25. Position Held _____	

Part IV – Authorized Signature - Federal statutes provide severe penalties for any fraud, intentional misrepresentation, or criminal connivance or conspiracy purposed to influence the issuance of any guaranty or insurance by the VA Secretary, the U.S.D.A., FmHA/FHA Commissioner, or the HUD/CPD Assistant Secretary.

26. Signature of Employer	27. Title (Please print or type)	28. Date
29. Print or type name signed in Item 26		30. Phone No.

2024 Income Limits and Rent Limits
Florida Housing Finance Corporation
SHIP and HHRP Programs

County (Metro)	Percentage Category	Income Limit by Number of Persons in Household										Rent Limit by Number of Bedrooms in Unit					
		1	2	3	4	5	6	7	8	9	10	0	1	2	3	4	5
Martin County (Port Saint Lucie MSA)	30%	19,250	22,000	25,820	31,200	36,580	41,960	47,340	52,720	Refer to HUD	Refer to HUD	481	515	645	847	1,049	1,250
	50%	32,100	36,700	41,300	45,850	49,550	53,200	56,900	60,550	64,190	67,858	802	860	1,032	1,192	1,330	1,468
	80%	51,350	58,700	66,050	73,350	79,250	85,100	91,000	96,850	102,704	108,573	1,283	1,375	1,651	1,907	2,127	2,348
Median: 87,800	120%	77,040	88,080	99,120	110,040	118,920	127,680	136,560	145,320	154,056	162,859	1,926	2,064	2,478	2,882	3,192	3,523
140%	89,880	102,760	115,640	128,380	138,740	148,960	159,320	169,540	179,732	190,002	2,247	2,408	2,891	3,339	3,724	4,110	
Miami-Dade County (Miami-Miami Bch-Kendall HMF, Miami-Ft. Lauderdale-West Palm Bch)	30%	23,850	27,250	30,650	34,050	36,800	41,960	47,340	52,720	Refer to HUD	Refer to HUD	596	638	766	885	1,049	1,250
	50%	39,750	45,400	51,050	56,750	61,300	65,850	70,400	74,950	79,450	83,990	993	1,064	1,276	1,475	1,646	1,816
	80%	63,550	72,650	81,700	90,800	98,100	105,350	112,600	119,900	127,120	134,384	1,588	1,702	2,042	2,381	2,633	2,906
Median: 79,400	120%	95,400	108,960	122,520	136,200	147,120	158,040	168,960	179,880	190,680	201,576	2,385	2,554	3,063	3,541	3,951	4,360
140%	111,300	127,120	142,940	158,900	171,640	184,380	197,120	209,860	222,460	235,172	2,782	2,980	3,573	4,131	4,609	5,087	
Monroe County	30%	25,100	28,650	32,250	35,800	38,700	41,960	47,340	52,720	Refer to HUD	Refer to HUD	627	671	806	931	1,049	1,250
	50%	41,800	47,700	53,700	59,650	64,450	69,200	74,000	78,750	83,510	88,282	1,045	1,118	1,342	1,551	1,730	1,908
	80%	66,850	76,350	85,950	95,450	103,100	110,750	118,400	126,000	133,616	141,251	1,671	1,790	2,148	2,481	2,768	3,055
Median: 97,500	120%	100,320	114,480	128,880	143,160	154,680	166,080	177,600	189,000	200,424	211,877	2,508	2,685	3,222	3,723	4,152	4,582
140%	117,040	133,560	150,360	167,020	180,460	193,760	207,200	220,500	233,828	247,190	2,926	3,132	3,759	4,343	4,844	5,346	
Nassau County (Jacksonville MSA)	30%	20,450	23,400	26,300	31,200	36,580	41,960	47,340	52,720	Refer to HUD	Refer to HUD	511	548	657	847	1,049	1,250
	50%	34,100	38,900	43,800	48,650	52,550	56,450	60,350	64,250	68,110	72,002	852	912	1,095	1,285	1,411	1,557
	80%	54,500	62,300	70,100	77,850	84,100	90,350	96,550	102,800	108,976	115,203	1,362	1,460	1,752	2,024	2,258	2,491
Median: 98,100	120%	81,840	93,360	105,120	116,760	126,120	135,480	144,840	154,200	163,464	172,805	2,046	2,190	2,628	3,036	3,387	3,738
140%	95,480	108,920	122,640	136,220	147,140	158,060	168,980	179,900	190,708	201,606	2,387	2,555	3,066	3,542	3,951	4,361	
Okaloosa County (Crestview-Fort Walton Beach-Destin MSA)	30%	20,100	23,000	25,850	31,200	36,580	41,960	47,340	52,720	Refer to HUD	Refer to HUD	502	538	646	847	1,049	1,250
	50%	33,500	38,300	43,100	47,850	51,700	55,550	59,350	63,200	66,990	70,818	837	897	1,077	1,244	1,388	1,531
	80%	53,600	61,250	68,900	76,550	82,700	88,800	94,950	101,050	107,184	113,309	1,340	1,435	1,722	1,990	2,220	2,450
Median: 95,700	120%	80,400	91,920	103,440	114,840	124,080	133,320	142,440	151,680	160,776	169,963	2,010	2,154	2,586	2,986	3,333	3,676
140%	93,800	107,240	120,680	133,980	144,760	155,540	166,180	176,960	187,572	198,290	2,345	2,513	3,017	3,484	3,888	4,289	
Okeechobee County	30%	15,060	20,440	25,820	31,200	35,250	37,850	40,450	43,050	Refer to HUD	Refer to HUD	376	443	645	830	946	1,043
	50%	22,850	26,100	29,350	32,600	35,250	37,850	40,450	43,050	45,640	48,248	571	611	733	848	946	1,043
	80%	36,550	41,750	46,950	52,150	56,350	60,500	64,700	68,850	73,024	77,197	913	978	1,173	1,356	1,512	1,669
Median: 62,100	120%	54,840	62,640	70,440	78,240	84,600	90,840	97,080	103,320	109,536	115,795	1,371	1,468	1,761	2,035	2,271	2,505
140%	63,980	73,080	82,180	91,280	98,700	105,980	113,260	120,540	127,792	135,094	1,599	1,713	2,054	2,374	2,649	2,922	

Florida Housing Finance Corporation (FHFC) income and rent limits are based upon figures provided by the United States Department of Housing and Urban Development (HUD) and are subject to change. Updated schedules will be provided when changes occur.

Attachment 6 – List of Participating Municipalities

Biscayne Park

Coral Gables

Doral

El Portal

Golden Beach

Hialeah Gardens

Key Biscayne

Medley

Miami Shores

Miami Springs

North Bay Village

North Miami Beach

Opa-Locka

Pinecrest

South Miami

Surfside

Sunny Isles Beach

Sweetwater

Virginia Gardens

West Miami